

**Consumer Action and Capital One
MoneyWi\$e Financial Literacy Outreach & Education Project**

Mini-Grant Program Report—*Southern Region 2011 - 2012*

Consumer Action awarded nine \$7,500 mini-grants to community-based organizations in the southern U.S. as part of its MoneyWi\$e financial education project funded by Capital One Bank. Agencies participating in the mini-grant project delivered financial education to over 1,600 consumers. Based on the reports and information submitted by the grantee agencies, these consumers acquired knowledge and skills that enhanced their capacity to make wise financial decisions that will help them break the cycle of poverty and prosper. For example, 216 bank accounts were opened by consumers reached by the agencies, 164 consumers started to pay down debt and more than 850 consumers established or updated spending plans.

Grantee agencies, located in Louisiana and Texas, ran their mini-grant project from February 13, 2012 to November 13, 2012. The projects were designed to include six-months of financial education followed by three months of tracking outcomes. During the mini-grant period, agencies participated in bimonthly conference calls with Consumer Action staff and fellow grantees to discuss program progress, share best practices and receive technical assistance and resources. The agencies submitted three bimonthly progress reports and a final report at the conclusion of the program.

This report provides a snapshot of each agency's mission and services. It also describes the financial education models used by the agencies to deliver core financial literacy principles to diverse communities within Capital One Bank's footprint.

As detailed in the program outcomes chart on page eight, grantee agencies helped their program participants take several positive steps toward financial empowerment. The chart, for example, reflects that 105 consumers opened savings accounts; 111 consumers opened checking accounts; 229 ordered credit reports; and more than 700 consumers continued following budgets after participating in the programs. Goodwill and OIC were among several of the agencies that successfully reached more consumers than originally proposed. The increased financial knowledge and skills reflected in these outcomes are aligned with the goals and objectives of the MoneyWi\$e financial education program.

Other sections in this report include individual success stories, descriptions of how grantee agencies collaborated with other organizations to increase their impact, and information about how agencies plan to continue their financial education programs and track program participants after conclusion of the mini-grant period.

The report reflects the effectiveness of Consumer Action's train-the-trainer model and highlights the important role that community-based organizations play in targeting and delivering the MoneyWi\$e financial education program to their client communities. As reflected in the summaries submitted by LSU, Goodwill Industries and Easter Seals, all of whom served hard-to-reach populations, the report shows that using a comprehensive financial literacy curriculum with level-appropriate materials that appeals to consumers of different ages and reading levels is key to having a successful program.

Agency and Stipend Program Summaries

Advocacy Resource Center for Housing (ARCH) McAllen, Texas

ARCH's mission is to promote the creation and preservation of housing opportunities for low-income residents in Hidalgo County through assistance, education and mediation of housing problems and concerns. ARCH provides homelessness prevention and rapid re-housing assistance and targets individuals, families, seniors and people with disabilities who have applied for rental, utility or emergency housing assistance. ARCH seeks to reduce dependency on subsidies by helping clients better manage their resources and move toward self-sufficiency. To help achieve this end, ARCH offers clients a series of classes using the MoneyWi\$e curriculum.

Mini-grant project: ARCH targeted low-income Hidalgo County residents. Program participants included those seeking financial assistance to pay for rent, rental deposits and utility deposits and those seeking emergency housing and foreclosure prevention assistance. The project's objectives included helping clients establish checking and savings accounts; create, update and adhere to budgets; use credit wisely; improve credit scores and reduce debt. ARCH also helped clients obtain and review their credit reports. Program participants attended a minimum of three classes. MoneyWi\$e workshops offered included Managing Your Money, Good Credit and Banking Basics. ARCH also offered Managing Your Money and ID Theft & Account Fraud workshops to seniors.

To evaluate client progress ARCH used pre and post tests and client surveys to measure learning and changes in behavior. Outcomes tracked included the opening of checking and savings accounts, creation and adherence to budgets, paying down debt and correction of credit report errors.

Azteca Economic Development and Preservation Corporation (AEDPC) Laredo, Texas

Azteca Economic Development and Preservation Corporation promotes and advocates for affordable housing, financial education, small business development, free income tax preparation and technology training to preserve the integrity of the community by providing its members the tools necessary to compete in school and the workforce. The organization's target audience consists of low to moderate-income working class families and individuals. Over 95% of AEDPC's clients are low income. AEDPC serves the Azteca neighborhood located in south central Laredo and Webb and Zapata counties including Laredo, Zapata and surrounding areas. AEDPC provides services for over 5,000 clients annually.

Mini-grant project: AEDPC's mini-grant project targeted unbanked and underbanked clients of member agencies of the Laredo Family Economic Success Coalition including Workforce Solutions for South Texas, Catholic Social Services, Goodwill Job Center, city and county workers and two local school districts. AEDPC's project objectives included reaching individuals via monthly presentations and offering one-on-one sessions to workshop participants.

AEDPC also provided micro-business related education to individual clients interested in starting or improving their businesses. Small business clients received education on topics ranging from budgeting and credit improvement to business plan development and small business lending. AEDPC also provided general financial education focusing on budget preparation, opening bank accounts, obtaining copies of credit reports and improving credit. MoneyWi\$e modules used by AEDPC during the mini-grant period included Banking Basics, Micro Business, Good Credit and Improve Your Credit.

Consumer Credit Counseling Services of Great San Antonio (CCCS) San Antonio, CA

The mission of Consumer Credit Counseling Services of Great San Antonio is to provide professional and affordable personal finance education, confidential counseling and debt management. CCCS offers programs to help consumers with budgeting, saving and building credit. One program focuses on helping college students understand the concept of credit, determine the risks and benefits of using credit cards and strategies to avoid defaulting on student loans. Another program provides seniors information on how to guard themselves against identity theft. CCCS also provides education on foreclosure prevention and bankruptcy and runs debt management programs to help consumers repay creditors.

Mini-grant project: During the mini-grant period CCCS provided financial education to residents of low-income housing operated by the San Antonio Housing Authority. Clients served during the project were very low income, earning 50% or less of the median income in Bexar County. MoneyWi\$e modules used included Banking Basics, Managing Your Money and Good Credit.

The overarching objective of CCCS's project was to assist families in achieving economic independence and self-sufficiency through education, job training and the acquisition of money management skills necessary to avert financial difficulties. Specific program objectives included educating clients on basic banking and helping the unbanked open bank accounts; helping clients develop family budgets; and providing education on rebuilding and maintaining good credit, obtaining and interpreting credit reports, and developing debt repayments plans if applicable. CCCS used pre and post tests to measure the level of knowledge acquired by participants. CCCS gathered outcome data including whether clients opened bank accounts, created budgets and obtained credit reports.

Easter Seals Central Texas (ESCT) Austin, Texas

ESCT provides programs and services to address the needs of disabled children and adults and their families in Austin, Texas. ESCT is currently providing services such as early childhood intervention, housing, outpatient rehabilitation, workforce development, employment, and paid job training to over 7,000 disabled individuals in the Austin area. ESCT's mission is to assist people with disabilities with services that will allow them to participate fully in their communities.

Mini-Grant Project: The financial education model implemented by ESCT incorporated the MoneyWi\$e curriculum into three of its programs: Texas Home of Your Own (HOYO), Employment Services and Paid Job Training. Participants in the HOYO program were required to participate in four monthly trainings on Managing Your Money, Good Credit, Buying a Home and Successful Homeownership. The chief target outcome of the program was to make individuals with disabilities mortgage ready.

Participants in the Employment Services program were required to participate in a series of classes on Banking Basics, Managing Your Money, Help Your Savings Grow and Buying a Home. The chief target outcomes were to have participants open bank accounts, order specialty consumer reports and obtain secured credit cards so they can become financially self-sufficient. Participants in the Paid Job Training program were required to participate in a series of classes on Banking, Money Management, and Saving to Build Wealth. The chief target outcomes were for participants to open bank accounts and acquire skills and tools that will allow them to manage their paychecks better.

ESCT delivered its financial education through monthly workshops and one-on-one counseling. Pre and post tests were used to evaluate the effectiveness of training classes and ESCT used the counseling component of offered programs to track the progress of training participants.

Goodwill Industries of Central Texas Inc. (GWICET) Lufkin, Texas

GWICET serves economically disadvantaged adults and youth who have disabilities and other employment barriers to help them attain self-sufficiency. GWICET's mission is to empower people, strengthen families, and build communities, one job at time. GWICET carries out its mission through its wide range of programs including Job Development/Job Placement, Volunteer Income Tax Assistance (VITA) and the Good Sense program, which provides both group and one-on-one financial education services to at-risk, low income community members in six counties in rural East Texas.

Mini-Grant Project: GWICET's financial education model incorporated the MoneyWi\$e curriculum into its Good Sense Financial Management Program, and combined MoneyWi\$e workshops with financial coaching.

The project's goals were to provide 81 at-risk, low income community members with three months of intense training on six MoneyWi\$e modules: Managing Your Money, Banking Basics, Help Your Savings Grow, Good Credit, Rebuilding Your Credit and ID Theft & Account Fraud. After successfully completing three months of training, 33 of the 81 community members advanced to a six-session IDA financial coaching program. During the coaching segment of the program, participants received one-on-one assistance in creating budgets, savings goals and savings plans. Of the 33 that advanced to the coaching segment, 29 reached their savings goals and received matching funds from GWICETS of up to \$300. Questionnaires were used to test participants' knowledge and to evaluate the effectiveness of the training program.

Louisiana State University AgCenter (LSU AgCenter) Covington, Louisiana

The LSU AgCenter is an institution within the Louisiana State University System. The LSU AgCenter plays an integral role in supporting agricultural industries, enhancing the environment and improving the quality of life through its 4-H youth, family and consumer sciences, and community development programs. LSU AgCenter's mission is to help the people of Louisiana improve their lives through an educational process that uses research-based knowledge focused on issues and needs.

Mini-Grant Project: LSU's financial education model infused the MoneyWi\$e curriculum into its LYFE program. The program provided students with financial education in a traditional setting reinforced by a hands-on real world simulation. The real-life simulations not only provided a chance for students to appreciate the economic impact that having an education will play in their future choices, but the students also learned valuable life skills including budgeting, writing checks, tracking expenses, needs vs. wants, and decision-making skills about using credit.

LSU infuses the MoneyWi\$e curriculum into its program in two ways. First, middle and high school educators and volunteers from community centers, at-risk youth programs and alternative schools were recruited to facilitate the LYFE program. Using the train-the-trainer model, recruits were trained on several MoneyWi\$e modules to increase their awareness of financial literacy and to improve their knowledge, skills and attitudes about money management, credit, banking and savings. Recruits were also trained on how to create and implement a realistic budget and savings plan.

Second, the 200 students targeted to participate in the LYFE simulation program were required to participate in a series of MoneyWi\$e workshops, including Managing Your Money, Banking Basics, Help Your Savings Grow, Good Credit, Rebuilding Your Credit and ID Theft & Account Fraud. Upon completion of the classroom work, students participated in hands-on simulations through the LYFE program where they were allowed the chance to "practice" the skills and knowledge learned in the classroom. Pre and post tests as well as simulation data were used to determine the effectiveness of the training classes for both educators and students.

New Beginnings Ministries (NBM) Port Arthur, Texas

New Beginnings Ministries is the parent non-profit organization of Christian Women's Job Corps and Christian Men's Job Corps. The agency's mission is to equip, encourage and empower men and women to improve their life situation. NBM provides free job skills and life skills classes that include one-on-one mentoring. Clients attend a variety of classes including those focused on financial education. The agency assists approximately 800 people annually providing classes, food and clothing and facilitating connections to other agencies. The community of Port Arthur served by NBM has a 23.4% poverty rate and an unemployment rate of 16%. Nineteen percent of the population has a female head of household. Eighty-nine percent of NBM's clients are at poverty level or close to it.

Mini-grant project: NBM's mini-grant project sought to build clients' personal finance skills by helping them set financial goals, develop personal budgets, repair and maintain credit and save money. The agency targeted low-income clients in mid and south Jefferson County. NBM offered educational sessions at low-income and senior housing complexes. Sessions consisted of four 1.5-hour classes taught over a four-week period. Mentors worked one-on-one with clients to help them establish their financial goals and work toward saving money and achieving their goals. Clients corrected errors in credit reports, took concrete steps to improve credit scores, including obtaining secured credit cards, and added money to savings accounts, among other accomplishments.

MoneyWi\$e modules used by NBM included Banking Basics, Managing Your Money, Good Credit, Rebuilding Your Credit, Elder Fraud, Bankruptcy and ID Theft & Account Fraud. NBM evaluated client success by having counselors/mentors maintain regular contact with clients to track progress toward reaching goals. Outcomes measured by counselors included the number of clients opening savings accounts, correcting credit reports, and improving credit scores. NBM also used pre and post-tests to determine clients' increased knowledge.

Opportunities Industrialization Center of Ouachita, Inc. (OIC) Monroe, Louisiana

OIC's mission is to educate, train and secure employment for persons who are economically or socially disadvantaged, enabling them to lead productive, self-supporting lives independent of social programs. OIC serves over 1,000 adults and youth annually in Northeast Louisiana, 88% of whom are low-income individuals.

Mini-Grant Project: OIC's financial education model incorporated financial literacy into its job-training program. Under OIC's model, 100 participants in its job-training program were required to complete 30 hours of financial literacy training in a classroom setting. Upon completion of the training, participants advanced to a 20-week program that allowed them to use the MoneyWi\$e Banking Basics, Managing Your Money, Help Your Savings Grow and Rebuilding Your Credit materials and the knowledge learned to assess their financial status, create budgets and savings plans, and order and correct items on their credit reports. The project's chief target outcome was to provide consumers with basic money management skills.

OIC delivered its financial education content through face-to-face meetings including workshops, presentations, one-on-one counseling, as well as through brochures, hands on activities, handouts and field trips.

South Texas Civil Rights Project (STCRP) Alamo, Texas

The South Texas Civil Rights Project advocates for racial, social and economic justice on the U.S. – Mexico border. By providing free legal services for low income persons, STCRP implements a philosophy that community education and organizing go hand-in-hand with court action to solidify legal and systemic changes. Cases handled by STCRP include those involving civil rights abuses, employment discrimination, disability access, farm worker

issues, Violence Against Women Act (VAWA) immigration matters, and *colonia* consumer problems including title fraud, predatory lending and inadequate utility service. Through its Promotora Program, STCRP trains former VAWA project clients to become grassroots advocates who provide basic education, guidance and referral services to other immigrant victims of domestic violence.

Mini-grant project: STCRP linked its mini-grant project to its VAWA Immigration and VAWA Promotora programs with the goal of helping immigrant survivors of domestic violence gain the financial skills and knowledge necessary to live independently. Former VAWA clients are trained to serve as advocates or "promotoras" for new VAWA clients. STCRP provided MoneyWi\$e workshops and one-on-one training to current domestic violence clients, former client promotoras and promotoras who had successfully obtained immigration relief and the right to work in the U.S. legally. MoneyWi\$e modules covered during the educational program included Banking Basics, Managing Your Money, Help Your Savings Grow, Buying a Home and Successful Homeownership. Workshops were provided by STCRP staff and by promotoras.

Clients received regular follow-up calls to find out if they had taken steps toward meeting their goals including opening checking and savings accounts, adding money to savings accounts and adhering to budgets. Follow-up sessions were also held when clients went to the office in relation to their immigration cases. Clients always had the option to request additional one-on-one support.

PROGRAM OUTCOMES

The chart below shows measurable steps taken by consumers as a result of being educated on the core principles contained in the MoneyWi\$e modules. Each agency worked toward different objectives, which did not necessarily include every step listed here.

	Number of Clients
Total Number Clients Served	1,639
Total Reached in Workshop/Classroom Setting	1,561
Total Reached in One-on-One Setting	236
Opened Checking Account	111
Opened Savings Account	105
Number of clients unable to open bank account due to negative banking history	65
Added money to savings account	89
Set up automatic deposits to savings account	52
Ordered a credit report	229
Ordered a specialty report (e.g., ChexSystems)	16
Corrected errors on a credit report	34
Corrected errors on a specialty report	1
Obtained a secured credit card	15
Improved credit score	29
Started to pay down debt	164
Established or updated a budget or spending plan	854
Followed a budget or spending plan	725

INDIVIDUAL SUCCESS STORIES

Advocacy Resource Center for Housing

Felicia (not her real name), a single parent, sought assistance from ARCH with rent and utilities. She was adamantly against saving money because she couldn't afford to pay her rent or utilities. After attending all three of ARCH's workshops, she became a "rock star" when it came to being self-reliant. Felicia is working at an adult daycare center and is now saving \$100 per month.

Jolene (not her real name) was referred to ARCH by the local Salvation Army. She and her three children were homeless. Jolene expressed that she felt vulnerable living in the shelter and was ashamed that her children had to endure this episode in her life. She also thought saving was futile and not attainable since she needed ARCH's assistance in settling into a home. But with her determination and desire to regain a home for her children and rise above poverty, she became a student at South Texas Vocational Institute. She is studying to become a licensed vocational nurse as part of a two-year associate's degree and is now saving \$50 per month for emergencies.

Ricardo is a single parent raising two children. He sought help from ARCH after losing his job and after being evicted from his home. Ricardo was desperate. He knew that he could sleep anywhere, but his children could not. Ricardo says one thing he learned from participating in the MoneyWi\$e workshops was that he needed to regain control of budgeting his money. He was spending too much and it was costing him the rent money. Ricardo has been adhering to a written budget that he closely follows. Ricardo has since been able to pay his bills on time and even save. He was so happy to report he had \$300 in a savings account for emergencies.

Easter Seals Central Texas

A family interested in learning if homeownership was a realistic goal for them decided to participate in the MoneyWi\$e trainings being offered through ESCT's HOYO program. After the family completed several MoneyWi\$e classes they worked with a financial counselor to develop and implement an aggressive savings and spending plan that allowed them to cut expenses and increase savings. As a result of the trainings followed by intense one-on-one counseling to reinforce the skills learned in the MoneyWi\$e classes, the family is now working with one of ESCT's counselors to prepare to buy their first home.

Goodwill Industries of Central Texas, Inc.

Joy and Cloey (not their real names) are mother and daughter who participated in GWICETS's Good Sense Program. Joy, the mother, was adamant about her daughter Cloey learning financial management skills as a teen in order to avoid making some of the financial mistakes that she made. After several MoneyWi\$e classes Joy obtained copies of her and her husband's credit reports and scores. After reviewing these reports, Joy consolidated her student loans, which resulted in an increased credit score. In addition, Joy improved her money management skills, which resulted in her increasing her savings by

\$300. Cloey also benefited from the training and was able to save enough money to participate in a school-sponsored trip to New York.

Louisiana State University AgCenter

LSU's success stories come from both students and educators who participated in the train-the-trainer workshops. Some educators stated that going through the MoneyWi\$e training helped them to make needed changes to their finances. Educators created budgets and worked on improving their credit to be able to purchase homes. Others remarked that they had gotten off course with their finances and the MoneyWi\$e workshops helped them to get back on track.

The students participating in the MoneyWi\$e classes created a video entitled "In Their Own Words," where they discuss how learning about credit, money management, budgeting, check writing and using debit cards will impact their daily lives and their futures.

New Beginnings Ministries

NBM served an unemployed mother of two who sought their help after her husband walked out on her leaving her with very little money, no food and no gas in the car. NBM assisted her with immediate needs by helping her apply for SNAP and putting some gas in her car. NBM counseled the client in budgeting and money management. She attended NBM's classes and was able to secure employment. After putting to practice what she had learned, this mom and her two children were on the way to a financially stable lifestyle.

A senior widow living on a fixed income attended NBM classes at her apartment complex. She had fallen prey to several scams and could not say no to her adult children when they came looking for money. She ran out of money every month. Through the classes she learned to be aware of scams and is learning to say no to her children. After creating a realistic budget, she was able to see what she had available to spend and what she could not give away. Now she is able to make it to the end of each month with a little to spare.

A single mom found that she was not able to obtain credit that she needed to buy a washer and dryer due to her poor credit report. As a result of attending NBM's classes she obtained a copy of her credit report. Not only was she able to realize what late payments and partial payments were doing to her credit, she also found several errors in her report. NBM helped her get the errors corrected. Also, through the use of a budget she has been able to make timely payments in effort to improve her credit.

Opportunities Industrialization Center of Ouachita, Inc. (OIC)

Betty Ware (not her real name) didn't know how to save. She never saved for a rainy day and lived paycheck to paycheck. When her roof began to cave inside of her family's home, she had no money for repairs. Betty did not know how to prioritize her spending so the bulk of the money spent on the house went to purchase fancy bedding and curtains. While enrolled in OIC's financial literacy classes, Betty learned how to plan, set financial goals and how to save. She created a budget, stuck to it and was delighted that she was able to cut

expenses and save money. Betty saved \$450 within a six-month time frame, which allowed her to make needed repairs to her caving roof.

South Texas Civil Rights Project

Amanda, one of STCRP's "promotoras" or advocates, had three jobs yet found time to provide a workshop for current STCRP clients. Amanda had been a bank manager in Mexico before marrying an abuser. When she moved to the U.S. with her husband, he controlled all of the money. After leaving the abuser she tried to open a bank account and was told that she could not because she was undocumented and could not get a state identification card. Amanda motivated and inspired current STCRP clients by sharing how, despite the discouragement, she discovered that with an identification card from the Mexican Consulate she'd be able to open a bank account.

Rebecca, a former domestic violence victim received legal assistance through STCRP's VAWA Immigration Project. She successfully obtained immigration relief under the Violence Against Women Act and thereby obtained her work permit and Social Security Card for the first time. She then became a volunteer "promotora" or advocate under STCRP's VAWA Promotora Program. Under the supervision of STCRP staff, Rebecca became a regular presenter on Banking Basics for STCRP's current VAWA clients. Rebecca is overjoyed when she delivers financial literacy information, and her participation as presenter empowers her. Current VAWA clients benefit because promotoras, who are former domestic violence victims, can share stories of the difficulties they went through due to the lack of the financial literacy skills they now teach.

LEVERAGE AND COLLABORATION

The MoneyWi\$e mini-grant program provided grantees with the opportunity to forge partnerships with other agencies in order to reach a broader audience. Grantees were asked if they formed collaborations with other agencies as a result of their grant and whether such collaboration impacted their work by leading to increased client reach, etc. Agency responses are summarized below.

ARCH partnered with a local Capital One branch, whose branch manager spoke to workshop participants about credit and loan qualification from a lender's perspective. ARCH also partnered with the energy company First Choice Power who spoke to workshop participants about saving energy and money. IBC Bank also spoke to ARCH's clients about bank products and about comparison shopping to find the best product for one's needs. Another agency, Caritas Adult Daycare, provided ARCH the opportunity to educate clients on the MoneyWi\$e Managing Your Money and ID Theft & Account Fraud modules. ARCH also collaborated with other agencies including the Salvation Army, Catholic Social Services and Infinite Love, who served as resources to ARCH's clients.

AEDPC partnered with Catholic Social Services and Acción Texas. Catholic Social Services provided rental assistance to individuals who attended four classes. Acción Texas provided small business loans of up to \$2,500, with a requirement to attend financial education classes.

CCCS collaborated with the San Antonio Housing Authority who allowed CCCS to provide the financial education classes and counseling at its low income residential properties. The Housing Authority also helped to promote the project among its residents. CCCS also collaborated with its parent agency, the National Foundation for Credit Counseling to install online financial games at two housing site computer labs. This feature provided residents a resource for financial learning at their own pace.

ESCT formed a relationship with Austin Community College during the mini-grant period, and was allowed free use of a college classroom for several MoneyWi\$e trainings.

GWICET extended its reach by collaborating with five agencies. These were Angelina County Juvenile Services, which houses at-risk youth in the Juvenile Justice System; Angelina County Community Supervision, which is a department that handles adult probation; Angelina Drug and Alcohol Abuse Council of Deep East Texas, which provides alcohol, tobacco and other drug prevention as well as counseling services to children, adolescents, and adults; and Habitat for Humanity. As a result of these collaborations, GWICET was able to take the MoneyWi\$e curriculum into the Texas justice system resulting in an additional 81 individuals receiving financial empowerment training in a classroom setting and 50 individuals receiving one-on-one financial coaching, exceeding its original proposal.

LSU extended its reach by partnering with Louisiana Jump\$tart and hosting a MoneyWi\$e financial literacy conference for educators. This allowed LSU to introduce the MoneyWi\$e curriculum to over 100 educators in Louisiana, a state which requires that all students

learn money management concepts before graduating high school. Jump\$tart is a coalition of organizations dedicated to improving the financial capability of Louisiana residents by providing advocacy and access to financial education programs.

NBM collaborated with the Good Neighbor program. This program brings activities and classes to low income and senior housing complexes. The partnership helped NBM reach people who needed financial education and allowed them to reach more people. By offering the classes at the housing sites, participation increased and lack of transportation ceased to be an obstacle for participants.

OIC extended it's reach under the mini-grant program by partnering with United Way and providing MoneyWi\$e workshops to United Way's clients which included area high school teens. In addition, OIC partnered with a senior center and provided them with training on identity theft. OIC, through these collaborations, was able to reach more consumers than originally proposed.

STCRP identified an organization, Migrant Health Promotion, who can provide empowerment sessions to help victims of domestic violence. STCRP will be planning sessions with Migrant Health Promotion to help victims heal and to help break the cycle of domestic violence. The sessions will include a financial literacy segment.

FUTURE PLANS

Stipend grantees were asked about their future plans to sustain the stipend program's impact. Grantees were also asked about future tracking plans. Agency responses are summarized below.

ARCH plans to continue tracking program participants after the mini-grant period. To help ensure ongoing communication with clients, ARCH will obtain a secondary contact name and number for participants. This will be helpful in the event of phone number changes, disconnections, and moves.

AEDPC plans to hold financial education classes at the Self Help Center on a monthly basis. Classes will also be held at the local Goodwill Industries Job Help Center. The agency will also continue to track clients. AEDPC also plans to continue partnering with local non-profits to reach a larger audience, and will be looking into providing incentive rewards or gifts to program participants.

CCCS will be collaborating with the JobsPlus Program to create a video featuring testimonials from San Antonio Housing Authority residents. The video will show how CCCS has helped residents learn about financial literacy, better manage their households and obtain employment. The JobsPlus program is part the Housing Authority's self-sufficiency effort to motivate residents to move out of the housing projects.

ESCT plans to continue to track program participants through its counseling programs. ESCT has also integrated several MoneyWi\$e modules into its HOYO program.

GWICET will continue to track program participants through regular contact via telephone, e-mail and personal appointments. GWICET also plans to continue using the MoneyWi\$e modules in its Good Sense program and also plans to incorporate the MoneyWi\$e curriculum into its YouthBuild Program.

LSU plans to track program participants through follow-up surveys, site visits, e-mails and through use of social media such as Facebook, Twitter and blogs. In addition, LSU started a LYFE club during the mini-grant period and plans to track participants' progress through club activities.

NBM will continue to offer clients assistance in obtaining credit reports since many of their clients do not use or have access to the Internet. NBM will continue to connect with past clients on a monthly basis to check their progress and offer any assistance they might need. NBM planned to offer four-week class sessions at the housing complexes in spring 2013. NBM noted that more limited program funds would impede offering meals with each class, though they anticipate offering beverages and snacks.

OIC will continue to track program participants for 26 weeks after completion of financial literacy classes and plans to use a recruiter to visit homes and re-engage clients when problems arise.

STCRP plans to continue its financial literacy program for clients and promotoras. The agency points out they don't just work on getting VAWA application approved for clients. They help the clients in many ways over time and even get to see their children grow. STCRP has continued track its mini-grant project clients even after the conclusion of the grant period. Because transportation is a challenge for STCRP's clients who live in various cities, STCRP is planning to organize meetings in several different communities.